

Form 132 – 13sum

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 22-16571-ABA
Chapter: 13
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Aneudy Valerio
135 E. Rosedale Avenue
Northfield, NJ 08225

Faith M Eckert
aka Faith Marie Eckert
135 E. Rosedale Avenue
Northfield, NJ 08225

Social Security No.:

xxx-xx-1897

xxx-xx-1478

Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 11/9/22
Time: 10:00 AM
Location: Courtroom 4B, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street,
Camden, NJ 08101-2067

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: September 12, 2022

JAN:

Jeanne Naughton
Clerk, U. S. Bankruptcy Court

In re:
Aneudy Valerio
Faith M Eckert
Debtors

Case No. 22-16571-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Sep 12, 2022

Form ID: 132

Total Noticed: 60

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Aneudy Valerio, Faith M Eckert, 135 E. Rosedale Avenue, Northfield, NJ 08225-2441
519685928	Goldman Sachs And Co, Goldman Sachs Bank Usa, Philadelphia, PA 19176
519685930	#+ HUD, 100 East Penn Square, Philadelphia, PA 19107-3324
519702111	+ Law Offices of Frederic Weinberg &, Assoc, 1200 Laurel Oak Rd., Ste 104, Voorhees, NJ 08043-4317
519685936	+ Meridian Bank, 9 Old Lincoln Hwy, Malvern, PA 19355-2551
519702114	+ Roger Anthony & Melodie Crosby, 225 W. Leeds Avenue Unit 2, Pleasantville, NJ 08232-1265
519685941	+ SBA Loan, 2 North 20th Street, Ste 320, Birmingham, AL 35203-4002
519702113	+ Selip & Stylianou LLP, 10 Forest Avenue, PO Box 914, Paramus, NJ 07653-0914
519702109	+ US Dept. HUD, 100 East Penn Square, Philadelphia, PA 19107-3380
519702115	+ Volkswagon Credit, P.O. Box 5215, Carol Stream, IL 60197-5215
519685957	+ Wells Fargo/Furniture Marketing Group, Po Box 14517, Des Moines, IA 50306-3517

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 12 2022 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 12 2022 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: gecsedl@recoverycorp.com	Sep 12 2022 20:40:08	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
519685915	+ Email/Text: backoffice@affirm.com	Sep 12 2022 20:39:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
519685916	+ Email/Text: bankruptcycourtnotices@amerihome.com	Sep 12 2022 20:39:00	AmeriHome Mortgage, 1 Baxter Way, Suite 300, Thousand Oaks, CA 91362-3888
519685917	+ Email/PDF: bncnotices@becket-lee.com	Sep 12 2022 20:40:21	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519685918	+ Email/Text: bk@avant.com	Sep 12 2022 20:39:00	Avant, Attn: Bankruptcy, Po Box 9183380, Chicago, IL 60691-3380
519685919	+ Email/Text: creditcardbkcorrespondence@bofa.com	Sep 12 2022 20:38:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
519685920	+ Email/Text: BarclaysBankDelaware@tsico.com	Sep 12 2022 20:39:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
519685922	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 12 2022 20:40:19	Capital One, Attn: Bankruptcy, P.O. Box 30285,

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			Salt Lake City, UT 84130-0285
519694490	+ Email/PDF: ebn_ais@aisinfo.com	Sep 12 2022 20:40:21	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519685924	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 12 2022 20:40:22	Citibank/Best Buy, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
519685925	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 12 2022 20:51:01	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519685926	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 12 2022 20:39:00	Comenity Bank/Express, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519690357	Email/Text: mrdiscen@discover.com	Sep 12 2022 20:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519685927	+ Email/Text: mrdiscen@discover.com	Sep 12 2022 20:38:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519685929	+ Email/PDF: cbp@onemainfinancial.com	Sep 12 2022 20:40:18	Household Finance Co/OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
519685923	Email/PDF: ais.chase.ebn@aisinfo.com	Sep 12 2022 20:40:32	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
519685931	+ Email/Text: PBNCNotifications@peritussservices.com	Sep 12 2022 20:38:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519689455	Email/PDF: resurgentbknotifications@resurgent.com	Sep 12 2022 20:40:09	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519685932	+ Email/Text: Documentfiling@lciinc.com	Sep 12 2022 20:38:00	Lendclub Bnk, Attn: Bankruptcy, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
519685933	+ Email/Text: Documentfiling@lciinc.com	Sep 12 2022 20:38:00	LendingClub, Attn: Bankruptcy, 595 Market Street, Suite 200, San Francisco, CA 94105-2807
519685934	^ MEBN	Sep 12 2022 20:36:12	LendingPoint LLC., Attn: Bankruptcy, 1201 Roberts Blvd Suite 200, Kennesaw, GA 30144-3612
519702112	+ Email/Text: BKNotice@ldvlaw.com	Sep 12 2022 20:39:00	Lyons Doughty & Veldhuis, 136 Gaither Dr., Ste 100, P.O. Box 1269, Mount Laurel, NJ 08054-7269
519685935	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Sep 12 2022 20:39:00	Marcus by Goldman Sachs, Po Box 45400, Salt Lake City, UT 84145-0400
519685937	+ Email/Text: nsm_bk_notices@mrcooper.com	Sep 12 2022 20:39:00	Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098
519685938	+ Email/PDF: pa_dc_claims@navient.com	Sep 12 2022 20:40:08	Navient Solutions Inc, Attn: Bankruptcy, P.O. Box 9500, Wilkes-Barre, PA 18773-9500
519685939	+ Email/Text: ext_ebn_inbox@navyfederal.org	Sep 12 2022 20:39:00	Navy FCU, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
519690233	+ Email/Text: ext_ebn_inbox@navyfederal.org	Sep 12 2022 20:39:00	Navy Federal Credit Union, P.O. Box 3000, Merrifield, VA 22119-3000
519685940	+ Email/Text: netcreditbnc@enova.com	Sep 12 2022 20:39:40	NetCredit, Attn: Bankruptcy, 175 W. Jackson Blvd, Ste 1000, Chicago, IL 60604-2863
519685921	Email/Text: Bankruptcy.Notices@pnc.com	Sep 12 2022 20:38:00	BBVA, Attn: Bankruptcy, Po Box 10566, Birmingham, AL 35296
519685943	Email/Text: bankruptcy@springoakscapital.com	Sep 12 2022 20:38:00	Spring Oaks Capital, Llc, Attn: Bankruptcy, P.O. Box 1216, Chesapeake, VA 23327
519685951	Email/Text: bankruptcy@sunbit.com	Sep 12 2022 20:38:00	Tab/sunbit, Attn: Bankruptcy, 10880 Wilshire Blv Suite 870, Los Angeles, CA 90024
519685942	+ Email/PDF: SoFiBKNotifications@resurgent.com		

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		Sep 12 2022 20:40:20	Sofi Lending Corp, 375 Healdsburg Avenue, Suite 280, Healdsburg, CA 95448-4151
519685944	+ Email/PDF: gecsed@recoverycorp.com		
		Sep 12 2022 20:40:07	Synch/Paypalsmartconn, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519686344	+ Email/PDF: gecsed@recoverycorp.com		
		Sep 12 2022 20:40:33	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519685945	+ Email/PDF: gecsed@recoverycorp.com		
		Sep 12 2022 20:40:07	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519702110	+ Email/PDF: gecsed@recoverycorp.com		
		Sep 12 2022 20:50:49	Synchrony Bank/Gap, 170 Election Road, Ste 125, Draper, UT 84020-6425
519685946	+ Email/PDF: gecsed@recoverycorp.com		
		Sep 12 2022 20:40:36	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519685947	+ Email/PDF: gecsed@recoverycorp.com		
		Sep 12 2022 20:40:33	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519685948	+ Email/PDF: gecsed@recoverycorp.com		
		Sep 12 2022 20:40:33	Synchrony Bank/Sams, Attn: Bnakruptcy, Po Box 965060, Orlando, FL 32896-5060
519685949	+ Email/PDF: gecsed@recoverycorp.com		
		Sep 12 2022 20:40:19	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
519685950	+ Email/PDF: gecsed@recoverycorp.com		
		Sep 12 2022 20:40:19	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519685952	+ Email/Text: bncmail@w-legal.com		
		Sep 12 2022 20:39:00	Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
519685953	+ Email/Text: bankruptcy@bbandt.com		
		Sep 12 2022 20:39:00	Truist Bank, Attn: Bankruptcy, Mail Code VA-RVW-6290 POB 85092, Richmond, VA 23286-0001
519685954	Email/Text: bknotice@upgrade.com		
		Sep 12 2022 20:38:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111
519686904	Email/PDF: OGCRegionIIBankruptcy@hud.gov		
		Sep 12 2022 20:40:06	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278
519685955	+ Email/Text: LCI@upstart.com		
		Sep 12 2022 20:39:00	Upstart, Upstart Operations/ Attn:Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
519685956	+ Email/Text: vci.bkcy@vwcredit.com		
		Sep 12 2022 20:39:00	Volkswagen Credit, Inc, Attn: Bankruptcy, Po Box 3, Hillsboro, OR 97123-0003
TOTAL: 49			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519692351	*+	NAVY FEDERAL CREDIT UNION, P. O. BOX 3000, MERRIFIELD, VA 22119-3000

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 14, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2022 at the address(es) listed below:

Name	Email Address
Brad J. Sadek	on behalf of Joint Debtor Faith M Eckert bradsadek@gmail.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;jeanie@sadeklaw.com;service@sadeklaw.com
Brad J. Sadek	on behalf of Debtor Aneudy Valerio bradsadek@gmail.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;jeanie@sadeklaw.com;service@sadeklaw.com
Denise E. Carlon	on behalf of Creditor AmeriHome Mortgage Company LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Phillip Andrew Raymond	on behalf of Creditor Nationstar Mortgage LLC NJ_ECF_Notices@McCalla.com mccallaecf@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6